

PRAIRIE STAR BANCSHARES, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	04/03/2009	1058624	1	
Selected balance and off-balance sheet items				
	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$97	\$83	-14.4%	
Loans	\$71	\$56	-21.3%	
Construction & development	\$3	\$1	-57.6%	
Closed-end 1-4 family residential	\$16	\$15	-7.3%	
Home equity	\$2	\$2	7.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-64.6%	
Commercial & Industrial	\$16	\$11	-29.5%	
Commercial real estate	\$26	\$21	-19.1%	
Unused commitments	\$3	\$5	51.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$10	25.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$1	-75.1%	
Cash & balances due	\$2	\$2	-1.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$89	\$75	-15.4%	
Deposits	\$85	\$72	-16.0%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$8	\$8	-3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	7.8%	--	
Tier 1 risk based capital ratio	9.4%	10.4%	--	
Total risk based capital ratio	10.6%	11.6%	--	
Return on equity ¹	-12.3%	0.8%	--	
Return on assets ¹	-1.0%	0.1%	--	
Net interest margin ¹	4.2%	4.4%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	48.7%	56.5%	--	
Loss provision to net charge-offs (qtr)	79.6%	16.3%	--	
Net charge-offs to average loans and leases ¹	3.8%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	1.5%	74.8%	2.3%	0.0%
Closed-end 1-4 family residential	4.2%	4.7%	0.1%	0.0%
Home equity	0.0%	0.0%	7.6%	1.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.1%	2.4%	0.0%	0.0%
Commercial & Industrial	0.3%	0.5%	0.4%	1.5%
Commercial real estate	0.0%	0.9%	0.1%	0.0%
Total loans	3.7%	3.6%	1.0%	0.4%